

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ronald Michael Richards

Debtor(s)

Case No. 15 B 19478

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2015.
- 2) The plan was confirmed on 07/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/03/2015, 01/13/2016, 11/07/2016, 11/28/2016.
- 5) The case was Dismissed on 11/29/2016.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$21,000.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$21,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$825.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,825.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital ONE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	815.00	810.94	810.94	0.00	0.00
Capital One Bank USA NA	Unsecured	1,057.00	1,130.66	1,130.66	0.00	0.00
CBNA	Unsecured	283.00	NA	NA	0.00	0.00
Chase CARD	Unsecured	1,201.00	NA	NA	0.00	0.00
Commerce Bank	Unsecured	2,015.00	2,032.88	2,032.88	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	1,000.00	1,077.24	1,077.24	0.00	0.00
Fifth Third Mortgage Company	Secured	0.00	1,308.60	1,308.60	1,308.60	0.00
Fifth Third Mortgage Company	Secured	126,421.00	123,129.68	123,129.68	0.00	0.00
First Premier BANK	Unsecured	601.00	NA	NA	0.00	0.00
Great American Finance Company	Unsecured	1,682.00	1,618.90	1,618.90	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	3,425.00	3,364.58	3,364.58	0.00	0.00
JP Morgan Chase Bank NA	Secured	14,621.00	14,167.86	14,167.86	13,297.91	561.79
LVNV Funding LLC	Unsecured	2,494.00	2,186.22	2,186.22	0.00	0.00
Merrick Bank	Unsecured	1,465.00	1,493.89	1,493.89	0.00	0.00
Midland Funding LLC	Unsecured	3,241.00	3,163.50	3,163.50	0.00	0.00
Payday Loan Store	Unsecured	2,500.00	2,904.85	2,904.85	0.00	0.00
Personal Finance Company	Secured	1,000.00	3,000.00	1,000.00	985.44	21.26
Personal Finance Company	Unsecured	NA	4,843.28	4,843.28	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	322.83	322.83	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,742.00	1,766.28	1,766.28	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,294.00	1,294.16	1,294.16	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,021.00	1,021.06	1,021.06	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,509.00	1,509.94	1,509.94	0.00	0.00
Resurgent Capital Services	Unsecured	1,314.00	1,363.85	1,363.85	0.00	0.00
Risecredit.com	Unsecured	2,000.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	5,120.00	3,823.28	3,823.28	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$123,129.68	\$0.00	\$0.00
Mortgage Arrearage	\$1,308.60	\$1,308.60	\$0.00
Debt Secured by Vehicle	\$14,167.86	\$13,297.91	\$561.79
All Other Secured	\$1,000.00	\$985.44	\$21.26
TOTAL SECURED:	\$139,606.14	\$15,591.95	\$583.05
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,728.34	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,825.00</u>
Disbursements to Creditors	<u>\$16,175.00</u>
TOTAL DISBURSEMENTS :	<u>\$21,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.